

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TENNESSEE
JACKSON DIVISION**

In re:	§
	§
Adel A. Elrafei	§ CHAPTER 13
<i>dba Elrafei Medmart, Inc.</i>	§ CASE NO 21-10736
	§
Debtor	§
<hr/>	
Carvana, LLC,	§ CONTESTED MATTER
	§
Respondent	§
v.	§
Adel A. Elrafei, Debtor	§
	§
Timothy H. Ivy, Trustee	§
	§
	§
	§

OBJECTION TO CONFIRMATION

COMES NOW, Carvana, LLC (Carvana) and makes and files its Objection to the Confirmation of the Debtor's Chapter 13 plan for the reasons set forth below:

1.

Carvana holds a first priority lien on the Certificate of Title to the Debtor's 2014 BMW 5 Series; VIN WBAKN9C58ED680720 a true and accurate photostatic copy of the Certificate of Title is attached hereto as Exhibit A.

2.

The Debtor's plan values Carvana's collateral in the amount of \$17,000.00, with an interest rate of 6.00% and monthly payments of \$329.00.

3.

The NADA value of the collateral at \$24,100.00 and Carvana is entitled to be paid fully secured to that amount. A copy of the NADA documentation is attached hereto as Exhibit B; the contractual interest rate is 9.43%.

4.

The Debtor's proposed value, monthly payment and interest rate are insufficient to provide Carvana with adequate protection.

THEREFORE, based upon the above and foregoing facts Carvana objects to the confirmation of the Debtors' Chapter 13 case.

This 31st day of August 2021.

Respectfully Submitted

/s/Richard B. Maner

Richard B. Maner, TN Bar No. 024019
Attorney for Respondent
180 Interstate N Parkway, Suite 200
Atlanta, GA 30339
404-252-6385 Phone; 404-252-6394 Fax

CERTIFICATE OF SERVICE

This is to certify that I have served a copy of **OBJECTION TO CONFIRMATION** electronically. Those not served electronically have been served by depositing same in the United States Mail in a properly addressed envelope to each with adequate postage thereon as follows:

Adel A. Elrafei
315 Robin Dr.
Ripley, TN 38063

Ken Walker
Walker Walker & Walker
Attorneys at Law
P.O. Box 530
Lexington, TN 38351

Trustee
Timothy H. Ivy
250 N. Parkway Ste. 1
Jackson, TN 38305

This the 31st day of August 2021

/s/Richard B. Maner
Richard B. Maner, TN Bar No. 024019
Attorney for Respondent
180 Interstate N Parkway, Suite 200
Atlanta, GA 30339
404-252-6385 Phone; 404-252-6394 Fax

VEHICLE IDENTIFICATION NUMBER

YEAR MAKE MODEL BODY TYPE

TITLE NUMBER

WBAKN9C58 **ED680720**

2014

BMW

550

4D

14900001464

DATE OF FIRST SECURITY INTEREST 03-23-2018

FIRST LIENHOLDER CODE

CARVANA LLC
PO BOX 29002
PHOENIX AZ 85038-9002
FIRST LIEN RELEASED BY

SIGNATURE

RELEASE DATE

CARVANA LLC
PO BOX 29002
PHOENIX AZ 85038-9002STATE OF TENNESSEE
DEPARTMENT OF REVENUE**STATE OF TENNESSEE**

VERIFY THE AUTHENTICITY OF THIS MULTI-TONE DOCUMENT. BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER	YEAR	MAKE	MODEL	BODY TYPE	TITLE NUMBER
WBAKN9C58ED680720	2014	BMW	550	4D	14900001464

NEW USED DEMO	PREV STATE	CO	ODOMETER
X	CA	49	38037

DATE TITLE ISSUED	04-20-2018	REMARKS
DATE VEHICLE ACQUIRED	03-23-2018	ACTUAL MILEAGE

ADEL ELRAFEI
315 ROBIN DR
RIPLEY TN 38063-4050

SATISFACTORY PROOF OF OWNERSHIP HAVING BEEN
SUBMITTED UNDER TENNESSEE CODE ANNOTATED,
55-3-101, TITLE TO THE MOTOR VEHICLE DESCRIBED
ABOVE IS VESTED IN THE OWNER'S NAME HEREIN.
THIS OFFICIAL CERTIFICATE OF TITLE IS ISSUED
FOR SAID MOTOR VEHICLE.

FIRST LIEN RELEASED BY

SIGNATURE	RELEASE DATE
DATE OF FIRST SECURITY INTEREST 03-23-2018	

FIRST LIENHOLDER CODE

CARVANA LLC
PO BOX 29002
PHOENIX AZ 85038-9002

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2014 BMW 5 Series Prices and Values

Sedan 4D 550i V8 Turbo

[CHANGE CAR](#)[COMPARE](#) [View more photos & video \(20\)](#)[See other trim levels](#)[Sedan 4D 550i V8 Turbo](#)

Values & Cost Details ^①

Pricing Cost to Own

Rough Trade-In

Base Price	\$15,825
Mileage (80,000)	\$1,600
Total Base	\$17,425
Options	N/A
	\$17,425

Average Trade-In

Base Price	\$17,850
Mileage (80,000)	\$1,600
Total Base	\$19,450
Options	N/A
	\$19,450

Clean Trade-In

Base Price	\$19,550
Mileage (80,000)	\$1,600
Total Base	\$21,150
Options	N/A
	\$21,150

Sell my car fast. **Get Offer.**

Clean Retail

Base Price	\$22,500
Mileage (80,000)	\$1,600
Total Base	\$24,100
Options	N/A
	\$24,100